said credit card having encoded information thereon that associates the

cardholder with a plurality of clubs, merchants or service providers for which

automated charges can be effectuated without requiring the cardholder or the plurality

of clubs, merchants or service providers to submit payment authorization or payment

requests for each automated charge.

5.   (Once Amended) A server-based system for processing auto-charges for

one or more clubs, merchants or service-providers, comprising:

a server adapted to interface with user systems for receiving applications and

batch processing of auto-charge transactions;

a monetary processor system for processing point of sale transactions submitted

over an interchange;

a dues processor system for processing batch files of auto-charges; and

a database containing information of a plurality of cardholders including

information describing charges to be processed automatically for a plurality of clubs,

merchants or service-providers;

wherein said auto-charge transactions do not require the plurality of clubs,

merchants or service-providers to submit a charge for each auto-charge transaction.

13.   (Twice Amended) A server-based networked system for processing auto-

charges for cardholders associated with [one or more]a plurality of clubs, merchants or

service-providers, comprising:

a server for receiving applications, processing point of sale transactions and

processing auto-charges to the plurality of clubs, merchants or service-providers;

a plurality of user systems for submitting applications; and

a network interfacing said server and said plurality of user systems;

wherein said auto-charges do not require the plurality of clubs, merchants or service-providers to submit a payment request for each auto-charge.

17.   (Twice Amended) A computer-implemented method for providing a credit card system that automatically bills cardholders and credits clubs, merchants or service-providers, comprising:

providing a credit card processing system having a database of cardholder account data;

including in said database information of a plurality of clubs, merchants or service-providers agreeing to auto-charging of dues or fees; and

entering data in said database for an applicant or cardholder of one or more clubs, merchants or service-providers which are to be issued funds automatically without the one or more clubs, merchants or service-providers submitting a payment request for each due or fee.

21.   (Twice Amended) A computer-implemented method of processing a series of transaction requests based on information in a database for a plurality of cardholders which describes a plurality of clubs, merchants or service-providers to be paid automatically, comprising:

periodically searching a database to identify a plurality of cardholders who are to be charged a fee or due by one or more clubs, merchants or service-providers without the one or more clubs, merchants or service-providers submitting a payment request for each fee or due;

generating a batch of transaction requests based on said step of searching;